

# Memorandum

**To:** Planning and Zoning Commission members  
**From:** Michelle Perillie, AICP  
**Date:** April 26, 2019, corrected June 19, 2019  
**Re:** Summary of Affordable Housing in Westport

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## Affordable Housing in Westport

Westport currently has 379 units of affordable housing. This number represents 3.64%% of the 10,399 dwelling units as of the 2010 Census.

## State Initiatives

The State of Connecticut enacted C.G.S. §8-30g in 1990 that provides a special appeals process to a developer, if a housing development containing a specified minimum amount of affordable housing units is denied by a local land use board. This appeals process is only applicable to those communities that do not meet the 10% affordable housing goal. While some cities and larger communities have met the 10% goal, most smaller communities have not.

The State of Connecticut established a goal that affordable housing should represent 10% of the total housing inventory in each municipality throughout the State.

## Moratorium

C.G.S. §8-30g allows a moratorium to the appeals process if a community can demonstrate significant progress in meeting the State's goal. A moratorium for a four-year time period on applications for affordable housing pursuant to 8-30g (l) of the Connecticut General Statutes is achieved by justifying to the Department of Economic and Community Development (DECD) that Westport has available affordable residential dwellings which reach a certain threshold relative to the number of total dwelling units in our town.

The statute states that the housing unit-equivalent points required for a certificate shall be equal to two percent (2 %) of all dwelling units in the municipality. Therefore, the number of housing unit-equivalent points Westport needed to qualify for a moratorium is 207.98.

This number is determined by using 10,399 dwelling units, which is taken from the 2010 Census, where 2% of that figure equals 207.98.

**Westport's moratorium application claimed 216.25 Housing Unit Equivalent points and was approved and a certificate of affordable housing project completion was published in the Connecticut Law Journal on March 5, 2019.** The moratorium took effect upon publishing.

### **Affordable Income and Housing Costs**

According to the 2019 HUD figures the state median income is **\$100,400** and the area median income is **\$144,300**; therefore, the state median income would be used for these affordability purposes.

#### **Maximum Monthly Housing Costs (rent + utilities) of Affordable Units**

	<b><i>80% Maximum Monthly Housing Costs</i></b>	<b><i>60% Maximum Monthly Housing Costs</i></b>	<b><i>40% Maximum Monthly Housing Costs</i></b>
<b><i>1-Bedroom</i></b>	\$1,506	\$1130	\$753
<b><i>2-Bedroom</i></b>	\$1,807	\$1,355	\$904
<b><i>3-Bedroom</i></b>	\$2,088	\$1,566	\$1,044

#### **Maximum Sale Price of Affordable Units**

	<b><i>80% Maximum Sale Price</i></b>	<b><i>60% Maximum Sale Price</i></b>	<b><i>40% Maximum Sale Price</i></b>
<b><i>1-Bedroom</i></b>	\$255,124	\$154,992	\$54,935
<b><i>2-Bedroom</i></b>	\$333,952	\$213,580	\$93,474
<b><i>3-Bedroom</i></b>	\$410,116	\$271,103	\$132,089

\*All numbers assume a 20% down payment and a mortgage paid in 30 equal payments at 3.860% interest

#### **Maximum Family Income Adjusted for Family Size**

<b>Family Size</b>	<b>80% of State Median</b>	<b>60% of State Median</b>	<b>40% of State Median</b>
<b>1 person</b>	\$56,224	\$42,168	\$28,112
<b>2 people</b>	\$64,256	\$48,192	\$32,128
<b>3 people</b>	\$72,228	\$54,216	\$36,144
<b>4 people</b>	\$80,320	\$60,240	\$40,160
<b>5 people</b>	\$86,746	\$65,059	\$43,373